

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	C.S. KUMAR et al.	Examiner	Ryan D. Donlon
Serial No.	10/537,636	Group Art Unit	3965
Filed	June 3, 2005	Docket No.	94.04
TITLE	REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT		

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CERTIFICATE UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being transmitted through the USPTO EFS-Web system over the Internet to Ryan D. Donlon of the U.S. Patent and Trademark Office on July 2, 2010.

/Janaki K. Davda/

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**AMENDMENT**

This Amendment is submitted in response to a non-final office action in the above case dated January 4, 2010 ("Office Action").

Amendments to the Claims are reflected in the listing of claims which begins on page 2.

Remarks/Arguments begin on page 11.